

Recording Requested By:
Cenlar Federal Savings Bank

When Recorded Return To:

David Mccollum
Po Box 694
Olive Bran, MS 38654

P2 2/14/05 8:21:06
P2 BK 2:159 PG 136
DE SOTO COUNTY, MS
W.E. DAVIS, CH CLERK

DEED OF RELEASE

Cenlar Federal Savings Bank #:1000481778 "Mccollum" ID:F73/ De Soto, MS

MERS #: 100038110004817780 VRU #: 18886796377

Document Prepared By: *[Signature]*

Hallie Richards, Cenlar FSB, 425 Phillips Blvd, Trenton, NJ 08618 (609) 883-3900

KNOW ALL MEN BY THESE PRESENTS that MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC AS NOMINEE FOR UNITED CAPITAL MORTGAGE holder of a certain Deed of Trust, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby Cancel, Discharge and Reconvey said Deed of Trust, and the estate, title and interest now held by it under said Deed of Trust, without warranty, to the person or persons legally entitled thereto.

Original Trustor (Borrower): DAVID MCCOLLUM AND JONI MCCOLLUM,
Original Beneficiary (Lender): MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
NOMINEE FOR UNITED CAPITAL MORTGAGE

Original Trustee: AMERICAN TITLE COMPANY, INC.

Date: 11/02/2001 and Recorded 11/13/2001 as Instrument No. Book/Reel/Liber 1409, Page/Folio 45, in the Records of the County Recorder of DE SOTO County MISSISSIPPI

Property Address: 7620 Kelly Cove, Olive Branch, MS, 38654

IN WITNESS WHEREOF, the undersigned, by the officer duly authorized, has duly executed the foregoing instrument.

Mortgage Electronic Registration System, Inc as nominee for United Capital Mortgage

On February 08, 2005

By: *[Signature]*

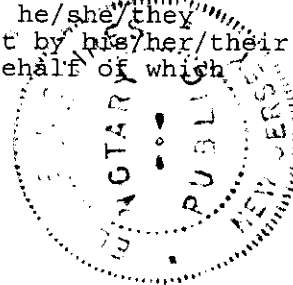
JOANNE MCGRATH, SECOND VICE
PRESIDENT

STATE OF New Jersey
COUNTY OF Mercer

ON February 08, 2005, before me, Elaine V. Smires, a Notary Public in and for the County of Mercer County, State of New Jersey, personally appeared Joanne McGrath, Second Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

[Signature]
ELAINE V. SMIRES

Notary Expires: 07/12/2008 #2113519



(This area for notarial seal)

Cenlar Federal Savings Bank, 425 Phillips Blvd, Trenton, NJ 08618 (609) 883-3900
LLF-20050208-0023 MSDE SO DE SOTO MS BAT: 304191/1000481778 KXMSDOR1